

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

DENNIS I. HENDERSON

Debtor(s)

Case No. 17-11222TPA

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/16/2017.
- 2) The plan was confirmed on 02/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/20/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/13/2019.
- 5) The case was dismissed on 07/18/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,550.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,100.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$8,100.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,606.61
Court Costs	\$0.00
Trustee Expenses & Compensation	\$354.70
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,961.31**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES	Unsecured	2,249.21	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	49,870.00	50,031.17	0.00	2,724.98	0.00
BANK OF NEW YORK MELLON - TRU	Secured	42,429.00	41,634.89	0.00	15.68	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	8,093.00	8,093.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	12,865.92	12,865.92	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	105.00	NA	NA	0.00	0.00
DEUTSCHE BANK NTC - INTENDURE	Secured	0.00	1,233.23	1,233.23	0.00	0.00
DEUTSCHE BANK NTC - INTENDURE	Secured	34,708.00	35,446.25	0.00	1,513.20	0.00
EDFINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES O/B/O US D	Unsecured	8,565.00	14,769.05	14,769.05	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	2,093.58	2,206.71	2,206.71	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	473.36	575.14	575.14	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,355.33	1,355.33	1,355.33	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	1,052.64	1,052.64	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	705.00	705.18	705.18	0.00	0.00
MED BUSINESS BUREAU	Unsecured	122.00	NA	NA	0.00	0.00
MRS BPO, L.L.C.	Unsecured	346.00	NA	NA	0.00	0.00
NORTHWEST BANK*	Secured	2,576.00	2,185.43	2,185.43	152.70	72.99
PENELEC/FIRST ENERGY**	Unsecured	166.00	562.63	562.63	0.00	0.00
PNC BANK NA	Secured	25,893.00	25,535.05	0.00	1,659.14	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	474.00	474.56	474.56	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,247.00	2,141.39	2,141.39	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	0.00	0.00	0.00	0.00
TATE & KIRLIN ASSOC++	Unsecured	1,158.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	180.00	173.67	173.67	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$5,913.00	\$0.00
Mortgage Arrearage	\$22,192.15	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,185.43	\$152.70	\$72.99
All Other Secured	\$2,781.85	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$27,159.43</b>	<b>\$6,065.70</b>	<b>\$72.99</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,234.45</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$1,961.31</u>
Disbursements to Creditors	<u>\$6,138.69</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$8,100.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/16/2019

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.